

Global Comprehensive Motorcycle Insurance Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global Comprehensive Motorcycle Insurance market size is predicted to grow from US\$ 17640 million in 2025 to US\$ 25433 million in 2032; it is expected to grow at a CAGR of 5.4% from 2026 to 2032.

Comprehensive motorcycle insurance is a comprehensive insurance product that covers various two-wheeled or three-wheeled motorcycles. It typically extends beyond mandatory traffic accident liability insurance or basic liability insurance, covering both the vehicle itself and third-party liability risks. Its coverage generally includes third-party personal injury or property damage caused by traffic accidents, vehicle collision damage, theft, fire, natural disasters, and, in some products, driver personal injury protection and roadside assistance services. Through a risk transfer mechanism, this insurance provides economic compensation for individual users, food delivery riders, logistics riders, and commercial fleets, and is one of the most frequently used sub-categories within the motor vehicle insurance system.

The long-term prospects for comprehensive motorcycle insurance show a steady growth trend, primarily driven by the continued increase in motorcycle ownership in emerging markets, the rapid popularization of electric two-wheelers, and the expansion of the urban on-demand delivery industry. Especially in Southeast Asia, India, China, and Africa, motorcycles remain a major means of transportation and production, and insurance penetration rates are still at a low to medium level, indicating significant room for improvement. Simultaneously, stricter regulations, higher road traffic accident rates, and the increasing proportion of fleet operations are driving growth in demand for commercial insurance. Furthermore, digital insurance platforms (InsurTech) enable more precise insurance pricing and further expand market coverage through usage-based insurance (UBI), real-time risk monitoring, and connected vehicle data. In the

future, the industry will upgrade from the traditional 'vehicle claims-based insurance' model to a 'risk management + data pricing + service ecosystem' model.

LPI (LP Information)' newest research report, the 'Comprehensive Motorcycle Insurance Industry Forecast' looks at past sales and reviews total world Comprehensive Motorcycle Insurance sales in 2025, providing a comprehensive analysis by region and market sector of projected Comprehensive Motorcycle Insurance sales for 2026 through 2032. With Comprehensive Motorcycle Insurance sales broken down by region, market sector and sub-sector, this report provides a detailed analysis in US\$ millions of the world Comprehensive Motorcycle Insurance industry.

This Insight Report provides a comprehensive analysis of the global Comprehensive Motorcycle Insurance landscape and highlights key trends related to product segmentation, company formation, revenue, and market share, latest development, and M&A activity. This report also analyses the strategies of leading global companies with a focus on Comprehensive Motorcycle Insurance portfolios and capabilities, market entry strategies, market positions, and geographic footprints, to better understand these firms' unique position in an accelerating global Comprehensive Motorcycle Insurance market.

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Comprehensive Motorcycle Insurance and breaks down the forecast by Type, by Application, geography, and market size to highlight emerging pockets of opportunity. With a transparent methodology based on hundreds of bottom-up qualitative and quantitative market inputs, this study forecast offers a highly nuanced view of the current state and future trajectory in the global Comprehensive Motorcycle Insurance.

This report presents a comprehensive overview, market shares, and growth opportunities of Comprehensive Motorcycle Insurance market by product type, application, key players and key regions and countries.

Segmentation by Type:

Compulsory Traffic Accident Liability Insurance

Third-Party Liability Insurance

Comprehensive Insurance

Others

Segmentation by Vehicle Type:

Fuel-Powered Motorcycle Insurance

Electric Two-Wheeled Vehicle Insurance

Segmentation by Regional Regulation:

Mandatory Insurance Market

Voluntary Insurance Market

Segmentation by Application:

Personal

Commercial

This report also splits the market by region:

Americas

United States

Canada

Mexico

Brazil

APAC

China

Japan

Korea

Southeast Asia

India

Australia

Europe

Germany

France

UK

Italy

Russia

Middle East & Africa

Egypt

South Africa

Israel

Turkey

GCC Countries

The below companies that are profiled have been selected based on inputs gathered from primary experts and analyzing the company's coverage, product portfolio, its

market penetration.

Progressive Insurance

Allstate

Swann Insurance

National Motorcycle Insurance

AAMI

Bennetts

OUTsurance

DirectAsia

NRMA Insurance

POI2U

Budget Direct Insurance

GIO

State Insurance

American Family Insurance

L?nea Directa

Harley-Davidson

PICC

Ping An P&C

CPIC

Sompo Japan Insurance

Tokio Marine & Nichido

Samsung Fire & Marine Insurance

DB Insurance

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